

### AMENDMENTS TO THE CLAIMS

1. (Currently Amended): A system for facilitating the matching of at least one promotion with at least one user, the system comprising:
  - a merchant management module configured to manage, via an electronic communications medium, at least one promotion that corresponds to at least one of a plurality of merchants;
  - a personal computer device configured to manage a user's preferences, wherein the personal computer device is further configured to manage a plurality of the user's accounts for transferring funds; and
  - a transaction module configured to present information about the at least one promotion to at least one user via the personal computer device wherein the promotion relates to preferences that correspond to the user, the transaction module further configured to select at least one of the plurality of the user's accounts to use for a commercial transaction with the at least one of a plurality of merchants wherein the selection is based at least in part on the at least one promotion and on rules that govern which one of the plurality of the user's accounts should be used.
2. (Original): The system of Claim 1, wherein the merchant module is further configured to:
  - register a plurality of merchants;
  - collect promotion program information; and
  - track merchant billing information.
3. (Previously Presented): The system of Claim 1, wherein the personal computer device is further configured to:
  - process a user query to determine user interest;
  - select promotions that relate to the user interest; and
  - present an electronic document that includes information about the selected promotions.
4. (Previously Presented): The system of Claim 3, wherein the personal computer device is further configured to process purchase transaction information relating to at least one selected transaction.

5. (Previously Presented): The system of Claim 1, wherein the personal computer device is configured to register a plurality of users.

6. (Original): The system of Claim 1, wherein the personal computer device is configured to present the user with access to a user transaction manager tool, wherein the user transaction manager tool is configured to:

- process a user query to determine user interest;
- select promotions that relate to the user interest; and
- present an electronic document that includes information about the selected promotions.

Claim 7 (Canceled)

8. (Previously Presented): A method for managing promotions, the method comprising:

- receiving, via an electronic communications medium, a plurality of promotions relating to a plurality of merchants;

- receiving, via an electronic communications medium, user information relating to a plurality of users, wherein the user information includes user payment account information;

- matching at least one of the plurality of promotions to at least one of the plurality of users based at least upon a portion of the plurality of user information and the user payment account information; and

- presenting to the at least one of the plurality of users, via a personal computer device, information in a promotion document about the at least one of the plurality of promotions.

9. (Original): The method of Claim 8, wherein the promotion document includes an interactive coupon.

10. (Original): The method of Claim 8, wherein the promotion document includes an advertisement audio and video commercial.

11. (Original): The method of Claim 8, wherein the user information includes at least one of a designated activity, a designated location, a range of dates, a desired good and a desired service.

12. (Currently Amended): The system of Claim 1, wherein the personal computer device is further configured to manage the preferences and the one or more of the user's accounts via the electronic communications medium.

13. (Currently Amended): The system of Claim 1, wherein the one or more of the user's accounts are selected from the group comprising a credit card account, a debit card account, an on-line payment account, and a bank account.

Claim 14 (Canceled)

15. (Currently Amended): The system of Claim 1, wherein the transaction is further configured to automatically use the at least one of the plurality of the user's accounts in a transaction involving the at least one promotion.

Claims 16-18 (Canceled)

19. (Previously Presented): The method of Claim 8, wherein the user payment account information relates to one or more user payment accounts configured to transfer funds in a commercial transaction between at least one of the plurality of merchants and at least one of the plurality of users.

Claims 20-23 (Canceled)

24. (Currently Amended): A promotion management system comprising:

a merchant management module configured to manage, via an electronic communications medium, one or more promotions that correspond to at least one of a plurality of merchants;

a user-transaction manager component configured to manage, via an electronic communications medium, a user's interests, the user-transaction manager component further configured to select promotions that relate to the user's interests; and

a transaction module configured to present information about the one or more selected promotions to the user via an electronic communications medium; wherein the user-transaction manager component is further configured to manage one or more user accounts for transferring funds.

25. (Previously Presented): The system of Claim 24, wherein the merchant module is further configured to:

register a plurality of merchants;

collect promotion program information; and  
track merchant billing information.

26. (Previously Presented): The system of Claim 24, further comprising a personal computer device configured to:

process a user query to determine user interest;  
select promotions that relate to the user interest; and  
present an electronic document that includes information about the selected promotions.

27. (Currently Amended): The system of Claim 24, wherein the user-transaction manager component is further configured to select at least one of ~~the~~ a plurality of user accounts to use for a transaction with the at least one of a plurality of merchants wherein the selection is based at least in part on the at least one promotion.